

**Evaluating the Impact of the “*Moving Ahead Through Financial Management*” Curriculum:
The Advocate Perspective**

Final Report – Advocate Survey Data

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Executive Summary

This summary describes important issues related to the implementation of The Allstate Foundation curriculum, *“Moving Ahead Through Financial Management,”* based on data collected from 25 advocates representing all agencies in the study. All advocates participating in the research project were invited to participate in this study by completing an anonymous survey online and then participating in an interview with a member from the research team. The online survey included closed-ended questions that asked advocates about their thoughts about the modules and teaching financial literacy as well as the process in which the advocates delivered the curriculum. Once the online survey was completed, researchers scheduled face-to-face meetings with the advocates to ask their views on implementing the curriculum.

The average age of advocates was 35 years old. Most identified as Latina (52%) followed by White (36%). Most of the advocates were highly educated with bachelor’s (44%) or master’s (48%) degrees. They had worked an average of almost 7 years in the domestic violence field and over 5 years working at their particular agency. Only 40% had some formal training on financial management; most advocates had difficulty living on their income with 92% expressing the difficulty as somewhat to extremely difficult.

Advocates were then asked about their feelings about the modules in the curriculum, identifying their level of comfort and confidence in teaching the materials. They also identified if they thought that the topics should be covered with survivors and whether they found the topics useful for themselves personally. They were asked similar questions for each of the 5 modules included in the curriculum. Overall, on a scale of 1-5 with 1=strongly disagree and 5=strongly agree, the advocates reported that they were comfortable (mean=4.72) and confident (mean=4.64) in teaching all 5 modules and believed that the modules cover important topics for their clients (mean=4.84). Advocates also reported that they used the information from all 5 modules in their personal life (mean=4.08).

Twenty-four advocates from seven states and Puerto Rico who implemented the curriculum with survivors of intimate partner violence (IPV) were then interviewed. (The recording from one of the interviews was damaged and could not be used.) Using an open-ended question guide, advocates were interviewed about the curriculum including their implementation, their thoughts on improving it, and their support from the agency. Additional questions asked included advocates’ attitudes and knowledge about financial management. All interviews were audio-taped, transcribed, and for interviews conducted in Spanish, these were translated into English. Data were analyzed using a line-by-line coding in order to identify as many codes as possible across the transcripts. Subsequently, we condensed the codes into categories and eventually into main themes that emerged from the data analysis. To maintain rigor on the data analysis, a team of researchers discussed the coding, categorization, and thematic process. What follows are the results from this analysis and then recommendations. The following findings reflect the opinions and suggestions of the advocates who participated in the interviews.

The great majority of the advocates reported that overall the curriculum was beneficial for the work they did with IPV survivors. Many identified the first three modules in the curriculum as

the most appropriate for their participants which include basic knowledge on economic abuse, safety planning, budgeting, credit and debit cards, and banking in general.

Though the majority of the advocates did not identify limitations with the curriculum, a few identified some concerns about the use of technical language and a mismatch between the curriculum and the personal circumstances of some of the women. In some instances, the advocates thought it was difficult to introduce certain topics given that they perceived survivors were behind in their journey towards economic stability.

An overwhelming majority of advocates expressed support for using both group along with individual sessions. The strengths of using group sessions included the opportunities for women to share ideas with each other. Additionally, individual sessions were helpful in identifying other issues such as continuing abuse from former and/or current partners. The only limitations cited were that the groups needed to be longer and that individual sessions needed to be increased from one to two or more depending on the needs of individual women.

The advocates shared numerous innovative ideas on how to improve the curriculum. One of the most common strategies was introducing guest speakers from the community. A number of advocates suggested reorganizing the curriculum into immediate versus long-term financial needs. Given that advocates were concerned that women often felt overwhelmed with their financial situation, having a section acknowledging the difficulties of engaging in an economic empowerment effort while living in a very hard economic situation was recommended. Other advocates suggested ways to make the curriculum content more interactive and fun. Some of the suggestions were introducing games, using more worksheets, more visuals and colorful materials. Another suggestion was a worksheet for a 5-year plan. A final suggestion was to include the survivors' children in the economic empowerment process.

Regarding support received from agencies throughout the implementation period, there were mixed views. A small group of advocates expressed receiving a good amount of support from their agencies, while a larger number of them expressed receiving some level of support or no support at all. For some, support was present from their supervisors and colleagues, and for others there were other types of tangible support such as food, materials, equipment and childcare or extra staff. A few advocates talked about the nature of working at specialized provision centers such as shelters. Most of the difficulties had to do with lack of time to attend to all the needs of both the financial education groups and their daily clients in these types of scenarios. Based on the advocates' reports, one of the greatest challenges regarding support was that they felt overworked. For some, implementing the economic empowerment curriculum ended being a project on top of the work they already had. Irrespective of agency support, many advocates expressed a sense of professional achievement by seeing the effects of the curriculum on the participants. The following quote exemplifies their views in the topic:

More than half of the advocates found the inclusion of economic empowerment efforts important to the work with IPV survivors. However, not all of the agencies had a specific program or specific procedures to address this topic. For those advocates who had not been exposed to an economic empowerment curriculum, being part of the implementation was seen in a positive

light, especially when there was support from the agency during the preparation process. A good number of advocates shared how preparing for the economic empowerment groups enhanced their effectiveness in working with the women. In fact, many of the advocates shared their plans of using the curriculum as part of their services. A few advocates mentioned their intention of applying what they learned from the curriculum to their everyday interventions with survivors. Other advocates shared creative ways of how they plan to include economic empowerment as part of their services. Some of the ideas included using the curriculum in the beginning of the year or developing a life skills series, which would include the economic empowerment curriculum.

Advocates reported working with women from diverse socioeconomic, ethnic and racial groups. Some of these groups were composed mostly of Latina women, although there were other groups with great diversity within them. When asked about their experience implementing the curriculum with diverse groups, we found mixed responses. For some, implementing the curriculum was fairly simple, in that all of the women regardless of their background had to deal with managing their money. Others explained the complexities of working with women regarding language barriers, migration status, cultural and sociocultural differences. Two advocates brought into the discussion the need to include in the curriculum the realities for the LGBT population. Several of the advocates shared that most of the women they work with are living in poverty.

Given the large number of immigrant women participating in the implementation of the curriculum, those advocates who worked with these women reported the need to contextualize the curriculum content into the realities around migration status and intimate partner violence. Several advocates suggested including specific information on how economic empowerment for immigrants might look like, including undocumented immigrants. A few advocates that were exposed to the first version of the curriculum suggested including the immigration module previously developed. The Spanish version of the modules also seemed to have areas for improvement.

Teaching the curriculum had a transformative effect on individual advocates. By applying the material in the curriculum to their own circumstances, they were able to increase their self-confidence for teaching the material. Several advocates talked about the importance of addressing economic abuse in their own lives when developing a safety plan for their participants. When it comes to savings, a few advocates explained that they became more aware of their budgeting and savings as a result of teaching the curriculum:

Limitations. This part of the project was NOT an experimental study; hence the results cannot be generalized to any other advocates nor can these answers be representative of those advocates who did participate in the study. The agencies were selected as a convenience sample in that they were in certain geographical locations, had connections to the researchers, and were willing to participate in the study. The advocates were selected by the agencies and not randomly selected to implement the curriculum. Finally, the questions asked in the survey and in the interviews did not come from standardized scales. Further testing is needed to address all of these limitations.

Recommendations. The advocates who participated in these interviews provided a rich source of information on the implementation of the curriculum, its strengths, limitations, and its profound impact on the women who received the curriculum as well as the women who delivered the training. Advocates agreed that the inclusion of economic empowerment content and programs strengthen services for survivors of intimate partner violence. A positive unintended consequence of the project was the financial empowerment of the advocates themselves. The findings also illustrate the complexities of implementing economic empowerment programs given the challenges of overworked staff at community-based IPV programs. Advocates provided recommendations for simplifying the content and recognizing that many of the survivors were living in poverty and were still struggling to make ends meet. Advocates who worked with Latina and immigrant women reminded us that the experience of women of color, including language barriers and immigration status need more attention in the curriculum.

Based on the results of qualitative data we recommend the following:

- To achieve expansion of traditional IPV services to include economic empowerment, the following should happen:
 - There needs to be a cultural change so that all intimate partner violence agencies understand economic empowerment programs as part of the process from recovering from violence
 - Agencies need to receive more financial support for staffing and implementing these programs
 - Advocates need to be educated on economic empowerment before they implement a financial education curriculum
 - Given the acknowledged low wages and staff turnover rates of community-based non-profit domestic violence organizations, agencies need to provide financial literacy education to all staff as an employment benefit.
- The curriculum could be improved by:
 - Translating and simplifying the complex and technical language of the content to help women with limited educational backgrounds access the information
 - Reorganizing the material into different levels corresponding to immediate and long-term financial goals of the women
 - Adding more worksheets and other interactive and user friendly material
 - Engaging guest speakers into the program
- Recommendations for additional stand-alone modules, for Latinas, immigrants and refugees, LGBT include:
 - Considering the context of women is important, particularly for those women who belong to diverse groups
 - For women whose first language is Spanish, the revising the current translation
 - Translating the curriculum into other languages
 - For immigrant women, including content on how they can become financially empowered even if they are residents, have visas or are undocumented
 - Developing a module addressing the special needs of the LGBT population

Introduction

This report describes important issues related to the implementation of The Allstate Foundation curriculum, *“Moving Ahead Through Financial Management,”* based on data collected from 25 advocates representing all agencies in the study. All advocates participating in the research project were invited to participate in this study by completing an anonymous survey online and then participating in an interview with a member from the research team. The online survey included closed-ended questions that asked advocates about their thoughts about the modules and teaching financial literacy as well as the process in which the advocates delivered the curriculum. Once the online survey was completed, researchers scheduled face-to-face meetings with the advocates to ask their views on implementing the curriculum.

The report is divided into three sections. First, we present the characteristics, experiences, and feelings of the 25 advocates who were involved with implementation and who completed the survey. Between one and three advocates from each agency completed the survey. Second, we present the characteristics of the groups themselves, focusing on curricular aspects such as the number and length of sessions. Each advocate reported on between one and three groups, with a total of 39 groups described. Finally, we report the results from in-depth interviews with the advocates to learn of their thoughts about the curriculum as well as ways to improve it.

Advocate Characteristics, Experiences, and Feelings

This first table below presents the characteristics of the 25 advocates who completed the survey. The average age of advocates was 35 years old. Most identified as Latina (52%) followed by White (36%). Most of the advocates were highly educated with bachelor’s (44%) or master’s (48%) degrees. They had worked an average of almost 7 years in the domestic violence field and over 5 years working at their particular agency. Only 40% had some formal training on financial management; most advocates had difficulty living on their income with 92% expressing the difficulty as somewhat to extremely.

Table 1. Advocate Characteristics (N=25)

	% or Mean (S.D.)
Age	35.4 (11.22)
Race/Ethnicity [%]	
White, Non-Hispanic	36.0%
Black or African-American, Non-Hispanic	8.0%
Latina or Hispanic	52.0%
Other	4.0%
Education level	
Some college	8.0%
College degree	44.0%
Graduate degree	48.0%
Formal finance training (in addition to Allstate training)	40.0%
Year working in DV field	6.8 (5.7)
Years working in helping profession	9.4 (6.2)
Years working at this agency	5.5 (5.3)

	% or Mean (S.D.)
Years conducting trainings (of any kind)	5.1 (5.2)
Difficulty with income level	
Not at all difficult	0%
A little difficult	8.0%
Somewhat difficult	36.0%
Very difficult	28.0%
Extremely difficult	28.0%

Advocates were then asked about their feelings about the modules in the curriculum, identifying their level of comfort and confidence in teaching the materials. They also identified if they thought that the topics should be covered with survivors and whether they found the topics useful for themselves personally. They were asked similar questions for each of the 5 modules included in the curriculum. Table 2 outlines the average answer and standard deviation for each module; Table 3 outlines a summary of their answers to all of the modules.

Table 2. Feelings about curriculum modules (n=25)

Scale of 1-5; (1) strongly agree (2), agree (3), neither agree nor disagree (4), disagree, (5) strongly disagree.

Item	Mean	SD
Module 1: Understanding Financial Abuse (includes Financially Abusive Relationships, Safety Planning, Separation, Divorce and Child Support, Disclosing Abuse, and Privacy Challenges and Identity Change)		
I felt comfortable teaching this module.	4.72	.61
I felt confident teaching the skills covered in this module.	4.64	.64
I believe this module covers important topics for my clients.	4.84	.37
I have used the information from this module in my personal life.	4.08	1.04
Module 2: Understanding Financial Fundamentals (includes Finance Management, Identifying Income and Assets, and Managing Debts and Liabilities, Banking Options)		
I felt comfortable teaching this module.	4.48	.65
I felt confident teaching the skills covered in this module.	4.40	.71
I believe this module covers important topics for my clients.	4.52	.82
I have used the information from this module in my personal life.	4.36	.86
Module 3: Mastering Credit Basics (includes Reviewing Your Credit Report, Understanding Your Credit Score, Improving Your Credit Score, and Understanding Bankruptcy)		
I felt comfortable teaching this module.	4.36	.86

Item	Mean	SD
I felt confident teaching the skills covered in this module.	4.32	.75
I believe this module covers important topics for my clients.	4.60	.82
I have used the information from this module in my personal life.	4.60	.71
Module 4: Building Financial Foundations (includes Financial Paperwork, Loan Options, Loan Application Process, Home Options, and Home Ownership)		
I felt comfortable teaching this module.	4.24	.83
I felt confident teaching the skills covered in this module.	3.92	1.04
I believe this module covers important topics for my clients.	4.16	1.21
I have used the information from this module in my personal life.	4.08	1.15
Module 5: Creating Budgeting Strategies (includes Budgeting Basics, Setting Financial Goals, Savings Strategies, Investment Options, Insurance Overview, and Education Opportunities)		
I felt comfortable teaching this module.	4.56	.58
I felt confident teaching the skills covered in this module.	4.48	.82
I believe this module covers important topics for my clients.	4.52	.65
I have used the information from this module in my personal life.	4.33	.87

Table 3. Feelings overall about curriculum (n=25)

(Mean scores for questions on all modules)

Scale of 1-5; (1) strongly agree (2), agree (3), neither agree nor disagree (4), disagree, (5) strongly disagree.

Item	Mean	SD
I felt comfortable teaching this module. (average for all 5 modules)	4.72	.61
I felt confident teaching the skills covered in this module. (average for all 5 modules)	4.64	.64
I believe this module covers important topics for my clients. (average for all 5 modules)	4.84	.37
I have used the information from this module in my personal life. (average for all 5 modules)	4.08	1.04

Advocates were then asked about their personal feelings towards teaching financial literacy to survivors. This survey uses variables outlined in the Theory of Planned Behavior including their intention or motivation to perform the behavior, their attitudes about teaching financial literacy,

the norms expressed by others towards them teaching financial literacy, how much control they have over the materials in the curriculum, whether they thought the information was useful and easy to present, and finally, if the conditions to teaching financial literacy was helpful.

Table 4. Personal feelings towards teaching financial literacy

Scale of 1-5; (1) strongly agree (2), agree (3), neither agree nor disagree or (4), disagree, (5) strongly disagree.

	Mean	Standard Deviation
Behavioral Intention		
I plan to teach financial literacy in the future.	4.33	.87
I expect that I will teach financial literacy.	4.32	.90
I look forward to teaching financial literacy.	4.25	.79
Attitude		
I look forward to learning about financial literacy.	4.68	.56
I like those aspects of my job that are linked with financial literacy.	4.40	.76
I have positive feelings towards financial literacy.	4.56	.65
Learning about financial literacy is fun.	4.20	.96
I enjoy learning about financial literacy.	4.40	.76
Subjective Norm		
People who are important to me think that I should learn about financial literacy.	3.60	.82
People who influence my behavior think I should learn financial literacy.	3.44	.92
The people whose views I respect support the learning of financial literacy.	4.44	.58
Perceived Behavioral Control		
I can figure out how to teach financial literacy on my own.	3.04	1.2
I can teach financial literacy even if no one mentors me.	3.08	1.1
I can teach financial literacy with minimal help.	3.32	.99

	Mean	Standard Deviation
Perceived Usefulness		
Learning about financial literacy will enhance my effectiveness.	4.42	.78
Learning about financial literacy will increase my productivity.	4.17	.89
Perceived Ease of Learning		
I use little effort to learn about financial literacy.	2.67	1.09
I can learn about financial literacy quickly.	3.75	.90
I find financial literacy easy to learn.	3.54	.98
I do not take much time to learn about financial literacy.	3.08	1.02
Facilitating Conditions		
When I need help in teaching financial literacy, a specific person is available to provide assistance.	3.45	1.24
When I need help in learning about financial literacy, I am given timely assistance.	3.60	1.00
When I need help in teaching financial literacy, guidance is available to me.	3.68	1.12

Curriculum Group Characteristics

This second section covers how the advocates delivered the curriculum, covering a wide range of possibilities from use of groups to individuals to use of guest speakers. A series of 12 questions were asked about each time they provided the full curriculum to survivors. Hence, though there were only 25 advocates, some ran more than one group, accounting for 39 groups provided to survivors.

Table 5. Curriculum Group Characteristics (n=39)

The curriculum was taught in:	
Group settings only	17.9%
Both group and individual settings	82.1%
How many group sessions did you hold?	5.1 (1.3)
How often did the group meet?	
More than once a week	5.1%
Once a week	92.5%
(Missing)	2.6%
How long was the typical group session?	
One hour to two hours	82.1%

More than two hours	15.4%
(Missing)	2.6%
Did you use yourself as an example during sessions?	
Yes	97.4%
No	2.6%
How many advocates taught the curriculum?	1.7 (0.58)
Guest speakers	
No	53.8%
Yes, from another nonprofit	10.3%
Yes, from the business community	7.7%
Yes, from both the nonprofit and the business community	25.6%
Session language	
English only	48.7%
Spanish only	28.2%
Bilingual – English and Spanish	15.4%
Bilingual – English and Bengali	7.7%
Participant ethnicity (% of groups which contained at least one member of the ethnic group)	
African American	61.5%
Mexican	46.2%
Puerto Rican	30.8%
Other Spanish-speaking cultural group	41.0%
South Asian (including Indian and Pakistani)	12.8%
Caucasian	53.8%
Other	23.1%
Group included participants born in another country	82.1%
Individual sessions	
Number of participants attending 0 sessions	2.59 (2.42)
Number of participants attending 1 sessions	4.18 (2.93)
Number of participants attending 2 sessions	2.48 (2.79)
Number of participants attending 3 or more sessions	3.61 (4.09)

Encouraging attendance: How helpful were the following approaches	1 Very helpful	2 Somewhat helpful	3 A little helpful	4 Not at all helpful	5 Did not offer
Child care	61.0%	15.4%	0	0	23.1%
Meals or snacks	71.8%	2.6%	12.8%	0	12.8%
Transportation assistance	35.9%	10.3%	5.1%	0	48.8%
Personal care gifts	58.3%	15.4%	2.6%	0	28.2%

In-Depth Interviews with Advocates

This section includes the results of a qualitative analysis of individual interviews with 24 advocates from seven states and Puerto Rico who implemented the curriculum with survivors of

intimate partner violence (IPV). All 25 advocates were interviewed; unfortunately, the recording from one of the interviews was damaged and could not be used. Using an open-ended question guide, advocates were interviewed about the curriculum including their implementation, their thoughts on improving it, and their support from the agency. Additional questions asked included advocates' attitudes and knowledge about financial management. To insure uniformity across interviews, researchers were trained on the content of the questions and the interviewing process. All interviews were audio-taped, transcribed, and for interviews conducted in Spanish, these were translated into English. The transcripts were then imported into Atlas.ti, a software package for management of qualitative data. Data were analyzed using a line-by-line coding in order to identify as many codes as possible across the transcripts. Subsequently, we condensed the codes into categories and eventually into main themes that emerged from the data analysis. To maintain rigor on the data analysis, a team of researchers discussed the coding, categorization, and thematic process. What follows are the results from this analysis and then recommendations. The following findings reflect the opinions and suggestions of the advocates who participated in the interviews. Even though there could be differences in their stories, there were similar identifiable themes noted. A series of quotes extracted from the interviews are presented as representative of the key themes. Pseudonyms were created to protect the identity of the advocates. The following key themes are presented:

1. Advocates' Views on Implementing the Curriculum
 - a. Strengths and limitations of curriculum content
 - b. Strengths and limitations of group versus individual sessions
 - c. Recommendations on how to improve the curriculum
 - d. Support received during curriculum implementation phase
2. Integrating the curriculum into intimate partner violence programs
3. Working with diverse populations
4. Personal impact of the curriculum on advocates

1. Advocates' Views on Implementing the Curriculum

a. Strengths & Limitations of Curriculum Content

The great majority of the advocates reported that overall the curriculum was beneficial for the work they did with IPV survivors. Many identified the first three modules in the curriculum as the most appropriate for their participants which include basic knowledge on economic abuse, safety planning, budgeting, credit and debit cards, and banking in general.

... the pieces at the beginning of the book, especially about recognizing financial abuse, safety planning around financial abuse, and budgeting, and the credit score piece. That was all super relevant, super applicable. - Linda

The budgeting piece was very helpful because 80% of the clients that participated, they had no idea what was about a budget; or they have never done a budget. So that was very helpful. - Mary

A lot of the women we were working with were very interested in the parts that talked about debt and credit cards and banking in general because a lot of the women didn't have banking accounts in their own names, etc. - Joanne

Several advocates emphasized the usefulness of applying knowledge through examples and worksheets. This helped the content of the modules to be more relevant to the lives of women.

One other thing I do like about the curriculum was the story that they had in each chapter that really kind of got them in the frame mind of like "right this is not just dollar signs, these are people, these are stories about people and how this is going to help people." So that helps a lot with kind of boiling it down to something that is manageable. - Camila

The life application of the curriculum is what I was more interested in and what I think they were more interested in, in terms of understanding everything. - Brenda

The following are two of the many anecdotes provided by the advocates that exemplify a sense of achievement for the survivors who participated in the curriculum groups.

And two of the women who were living with their abusers were surprised; they said "Wow I didn't know I could actually financially support myself and leave him because of these additional benefits that are coming in to support my children" ... It was kind of like a light bulb going off, it almost opened more doors for them, more choices so they felt like they weren't stuck. That was a pretty nice conversation to have from the curriculum. - Camila

When we went over specific topics on credit, how can I, for example, write a letter to my lenders, that I didn't know a lot about this, the format, and then "look I am not that lost, if I do this format and let my lender know that I lost my job, that I am going thru some rough situations", and then see that... it was like a relief for them, you could see it and they let you know, like "look, wow!" - Nilda

Though the majority of the advocates did not identify limitations with the curriculum, a few identified some concerns about the use of technical language and a mismatch between the curriculum and the personal circumstances of some of the women. For example, the advocates believed that many of the IPV survivors were still dealing with not having a set income, had issues with credit, or could not save because they were currently experiencing economic abuse. In some instances, the advocates thought it was difficult to introduce certain topics given that they perceived survivors were behind in their journey towards economic stability.

Survivors, I think, were frustrated with the information on credit scores and credit reports just because it was difficult for them to comprehend. - Caroline

... I don't know if this was because survivors were having so much financial difficulty, but when we got into certain areas like credit, I think that there was almost anxiety over talking about that because some of them had such bad credit. - Sarah

A lot of the ladies are on the list for women's housing, or Section 8. And so they're almost a little... it's almost slap in the face. It's like, 'here's where I am, like I'm trying. I'm busting my ass to keep my head...to tread water here. And you know here you are talking about homeownership. What am I doing wrong?' - Linda

One of the topics I think they listened to, but not very easily, was the one on "if I don't have money, how can I save, if I don't have money how am I going to buy a house, how am I going to have insurance" and that was what shocked them. - Delia

b. Strengths & Limitations in Using Group vs. Individual Sessions

An overwhelming majority of advocates expressed support for using both group along with individual sessions. The strengths of using group sessions included the opportunities for women to share ideas with each other. Women who were shy or illiterate could also learn from others in the group who were able to read the material. Group discussions also sparked questions and issues for women that were followed up at individual sessions. Additionally, according to the advocates, individual sessions were helpful in identifying other issues such as continuing abuse from former and/or current partners. The only limitations cited were that the groups needed to be longer and that individual sessions needed to be increased from one to two or more depending on the needs of individual women. Several advocates thought individual sessions should happen at the beginning of the groups and at the end.

I love the group because you get different ideas and different thoughts and different people's experience and what they have done that didn't work and what are the things that you can do that possibly may work? - Marisa

It was really validating for the women to know that other people were going through similar situations. - Carol

Both of the groups we ran, people had really interesting and diverse experiences that they brought to the table. It was a good thing once people became comfortable with each other and you say things like "oh this is what I did, or this happened to me, or when I tried to open a bank account this is the procedure I went through". - Susan

I like the individual component because it can be more centered and focused on what you really need. I think they need that attention too. - Miranda

If we had done individual sessions in the beginning then we would have a better understanding of what the clients themselves were looking for from out this financial curriculum then we would have been able to balance the questions coming from the material. - Rose

c. Recommendations on How to Improve the Curriculum

The advocates shared numerous innovative ideas on how to improve the curriculum. One of the most common strategies was introducing guest speakers from the community. The following are examples of the variety of guest speakers and how this practice enhanced the process.

In terms of the technical and professional support, we did it, with our colleagues outside... Lawyers that we meet in the hallways in court, and we do that kind of liaison with them ... resources we know in the banks, with the business program. - Nilda

And I brought in speakers who are financial experts and they were all women. They did not deviate from [the curriculum] - because I gave them the module. - Marisa

We got to the housing section I brought her [guest speaker] down because I don't know a whole lot about public aid and housing options and low income housing options and all that stuff but she does. - Camila

But I think that if you can implement bringing someone as a speaker, it keeps them motivated because now you are linking them to resources that are in the community. So when we did that, I think they walked away not just learning a curriculum but somebody that they can call after they've left here. - Miranda

A number of advocates suggested reorganizing the curriculum into immediate versus long-term financial needs. Some of the advocates saw the potential to implement the modules in the curriculum as a series, rather than a fixed set of modules divided into the different sessions. Some of them suggested breaking down the content into sessions depending on the current situation of the survivors of intimate partner violence attending the groups.

How I see that can be broken up is that we do that part of the curriculum that is relevant to people just getting out of the situation and trying to get their lives back together again. - Sharon

I think that if people have a job, if they have income coming in, it'd be good. If not, I will just probably focus on the financial abuse, developing a safety plan in regards to protecting your identity and financial abuse. And maybe put off the budgeting and all the other four modules afterwards . - Marisa

Maybe one of the good options is creating like different levels ... I know it is very resource intensive because you need to create different levels and different books but somebody who is illiterate or is just beginning to learn figure out financial institutions would be a level one... So, some sort of a series maybe or progression. - Camila

...don't know if I would necessarily remove anything from the curriculum, but I think that I would look at the curriculum from two different views. One from, like I said before, people that are just beginning to get out a relationship and be on their own and figure all that out. And the next group would be doing something that would be beneficial for

someone that's been out for a year and ready to start and think about buying a house, or investing in a car or stocks. - Sharon

Given that advocates were concerned that women often felt overwhelmed with their financial situation, having a section acknowledging the difficulties of engaging in an economic empowerment effort while living in a very hard economic situation was recommended.

... More of an acknowledgment that it's really hard to live on so little... Because a lot of these ladies have had a hard time ... you're telling me I need to save, and I'm hearing you, and everything you're saying is making sense. But, I have a 3 year old and I have \$449 a month. You tell me, where the slack is coming from here. - Linda

Other advocates suggested ways to make the curriculum content more interactive and fun. Some of the suggestions were introducing games, using more worksheets, more visuals and colorful materials. Another suggestion was a worksheet for a 5-year plan.

I said I would love to come up with a Monopoly game like this, you know? Have a board, create your board game. - Marisa

I would come up with worksheets; I would come up with less text heavy more user friendly ... as right now I feel the curriculum looks like it was written by somebody who studied finance and not by somebody who studied education. - Carol

Or maybe keeping a lot of this information in the teacher's manual and then the student's book would be more interactive. - Camila

It took me some time to prepare the curriculum because the curriculum was in the binder; I made the power point and all. Well this one is with drawings and boards, so it, pencils, crayons, because they also needs a lot of exercises; they are the type that like activities, you gave them a notepad, a board and color pencils. - Delia

I would concentrate on creating more worksheets ... I can create a five year plan work sheet or how are you going to save to get a car cause you want a car or how are you going to begin saving to buy a house and just give like worksheets to facilitate the conversation. - Brenda

Another interesting recommendation was to include the survivors' children in the economic empowerment process. The following excerpt illustrates this idea:

Either teaching the parents how to teach their children about money, how to incorporate that into their children's money in their life... Or actually having a curriculum for the kids so that they're teaching at the same time as the parents are learning. Maybe something that goes side by side so when they go home they're learning about the same thing but the children are learning at their age level appropriateness and the parents are learning at theirs. - Kelly

A few advocates talked about the importance of providing women with tools to get empowered through in-session practice, such as practice in writing a letter or using role play as techniques.

Let's go to the theories and maybe we could have some "role play" to practice, let's do for example the letters for the lenders, as an example. Or how are we going to practice how am I going to clean my credit, or if I have to go thru the divorce process, how am I going to the courthouse, apply on own right ... I think that for them that is very important and, like I told you before, it validates the process too, help them, they feel supported. - Nilda

d. Support Received During the Implementation Phase

Regarding support received from agencies throughout the implementation period, there were mixed views. A small group of advocates expressed receiving a good amount of support from their agencies, while a larger number of them expressed receiving some level of support or no support at all. For those who felt supported throughout the process, the support received varied. For some, support was present from their supervisors and colleagues, and for others there were other types of tangible support such as food, materials, equipment and childcare or extra staff.

Oh yeah, Mary (pseudonym) was wonderful about that, about the food, about getting the screen that we needed, anything that we needed she did authorize... In that way, yes, she was extremely supportive. She was behind the project 100% in that way. - Sarah

I did get support in terms of approval for staff members to provide childcare if a volunteer couldn't be found. - Caroline

Everybody was supportive...our schedule tends to change, they would hire different people who were running the groups, doing more times and hours, more staff. - Miranda

A few advocates talked about the nature of working at specialized provision centers such as shelters. Most of the difficulties had to do with lack of time to attend to all the needs of both the financial education groups and their daily clients in these types of scenarios. Based on the advocates' reports, one of the greatest challenges regarding support was that they felt overworked. For some, implementing the economic empowerment curriculum ended being a project on top of the work they already had.

In terms of time making it compatible with my job, it was terrible unfortunately because of the nature working over at shelter, there's just always a crisis. I always intended to make time, but you know if there's a new family coming in and they're coming straight from their abusers arraignment, I have to put the fire out, the fire in front of me. - Caroline

I feel, I think that it was difficult because of the fact that every department here is so has such a workload that they often are unable to see outside of what they're particular crisis is at the moment with their particular client. - Sarah

Ideally I think that rather than taking staff who have full time roles it might have been nice to use someone who is part time and have that be a project that they work on or to have someone whose per diem or on call maybe train them because that would be their project. - Caroline

Irrespective of agency support, many advocates expressed a sense of professional achievement by seeing the effects of the curriculum on the participants. The following quote exemplifies their views in the topic:

Beyond the lack of or none support from the Agency, seeing that on them and how they leave, and they thank you for it, “thank you for counting me in, for giving me the chance to be here, thank you”. This had helped me a lot; that is of great satisfaction for me. - Nilda

2. Integration of the Curriculum into Community-Based IPV Programs

More than half of the advocates found the inclusion of economic empowerment efforts important to the work with IPV survivors. However, not all of the agencies had a specific program or specific procedures to address this topic. For those advocates who had not been exposed to an economic empowerment curriculum, being part of the implementation was seen in a positive light, especially when there was support from the agency during the preparation process.

Well, financial literacy is something that I was interested in before this project...but, this is definitely the most comprehensive thing that I have done. - Camila

*Now I am part of it because I was recently promoted to financial literacy coordinator...
Brenda*

A good number of advocates shared how preparing for the economic empowerment groups enhanced their effectiveness in working with the women. In fact, many of the advocates shared their plans of using the curriculum as part of their services. A few advocates mentioned their intention of applying what they learned from the curriculum to their everyday interventions with survivors.

After the curriculum I do see the importance of doing it... I talk to them about financial abuse with all my clients, budget with all of them. - Miranda

Other advocates shared creative ways of how they plan to include economic empowerment as part of their services. Some of the ideas included using the curriculum in the beginning of the year or developing a life skills series, which would include the economic empowerment curriculum.

Because what I do with the women, I have themes every month ... So January is always my goal setting month because it's the beginning and then we can evaluate ... and I said finances, people's finances start getting kind of crazy right after Christmas. - Marisa

I can see it becoming one of our life skills group. Just a regular group that we offer and probably run it and continuously run it. - Sarah

One advocate talked about how some of the participants felt upon completing the curriculum. She shared that for those who were successful in implementing what they learned in their lives, she would invite them to become junior mentors, as part of the economic empowerment program.

They're going to come back and be like my junior mentors... So I said when I present it to everyone else, so they're excited about coming back and showing them what they did. - Marisa

There were a couple agencies that had other types of programs such as small business development programs. In a specific agency, the advocate developed a plan for integrating the curriculum into other economic empowerment efforts.

I want to make it part of my business development program, particularly ... because I think they go hand in hand, the business and the financial, and they are of vital importance to actually see the changes in these survivors. - Nilda

3. Working with Diverse Populations

Advocates reported working with women from diverse socioeconomic, ethnic and racial groups. Some of these groups were composed mostly of Latina women, although there were other groups with great diversity within them. When asked about their experience implementing the curriculum with diverse groups, we found mixed responses. For some, implementing the curriculum was fairly simple, in that all of the women regardless of their background had to deal with managing their money. Others explained the complexities of working with women regarding language barriers, migration status, cultural and sociocultural differences. Regarding the difficulties in terms of applicability of the curriculum content to diverse populations, three advocates from different states stated the following:

There just was a culturally different way that African American women looked at this and came at it as how they grew up than how Caucasian women came at it. - Sharon

I feel the curriculum is really geared towards working, white, middle class woman, who has children, and is beginning planning leaving her relationship. - Yajaira

...a module that has been made for women, to me, to my understanding, for white women, Anglo-Saxon women who have their documents, who can actually do all these varieties of mortgage, credit card loans ... it was very difficult for me. - Yajaira

Other advocates found that the issue of economic empowerment presents a common element for the women. The following quotes illustrate a positive view on working diverse groups:

I think they were all able to relate to the information despite their differences in language; their differences in culture... And then they were surprised about how we come from different backgrounds but the concept of that piece is the same. - Glenda

We couldn't have asked for a more culturally diverse group. We had one who emigrated from Africa and one who immigrated from Eastern Europe and then hometown people, you know, both black and white and Hispanic and everyone kind of brought their own cultural piece to the table. - Leah

Two advocates brought into the discussion the need to include in the curriculum the realities for the LGBT population. Given the fact that many programs provide services for this group and there are specific areas that need to be addressed, it is important to consider the following statements:

... how this is different for LGBT communities. Especially, with the protections – marriage, divorce, custody – those things definitely depend on how society recognizes your relationship. - Linda

Another topic that stands out from the interviews had to do with socioeconomic differences, and how these need to be addressed more in economic empowerment programs. Several of the advocates shared that most of the women they work with are living in poverty.

We have a very diverse community and impoverished community. We had to talk about what the opportunities are within our community. The whole point of financial literacy is to move to a comfortable space, how realistic is that, and what are the barriers in your own community? - Rose

Given the large number of immigrant women participating in the implementation of the curriculum, those advocates who worked with these women reported the need to contextualize the curriculum content into the realities around migration status and intimate partner violence.

There's a lot of material that it doesn't pertain to them, for instance talking about home loans or automobiles, student loans, they're not things that they're necessarily, those are not their concerns. They are concerned about immigration and what that process look like ... these women are concerned about sending money back home. - Brenda

Women's legal status when in a domestic violence relationship is highly a consideration when leaving, when staying... how they can become self-sufficient, because if they are dependent to their partner because of legal status and financial then I even begin to think about how they could become economically independent. - Brenda

Several advocates suggested including specific information on how economic empowerment for immigrants might look like, including undocumented immigrants. A few advocates that were exposed to the first version of the curriculum suggested including the immigration module previously developed.

... even understanding how they could get credit and there are options for immigrants to get loans and things like that, that information would be helpful to compile immigration resources for clients and what is available to them. - Brenda

I know there used to be a module specifically for the immigrant and refugee population in this but not anymore ... the curriculum as is I don't think it really addresses the needs of immigrants as much. - Carol

Another common theme has to do with language barriers and educational levels. As previously discussed, the difficulties associated with the sophistication of the curriculum's writing for native English language speakers, were magnified for non-native English speakers.

...the women who I was working with had a very low education level so the attention span isn't there to read through text and that was one of the greatest issues that we had. The attention span, I mean, and the education level I don't think is there to reach that population. - Carol

The Spanish version of the modules also seemed to have areas for improvement.

We compared the translation with the material we created, that it was not exact, that some words were lost and sometimes even the idea, it was not totally clear. So we had to go over that topic in Spanish to see what wasn't clear and clarify that in our language, their language. - Nilda

I found this a lot, not only this term, but there were other terms in the book. I think for the level of studies for them is not there, especially for these women who are undocumented, they couldn't understand certain language. - Yajaira

After having the modules in Spanish, the translation was also confusing. Maybe the terms of the translation to Spanish was not what we usually use here. - Maria

4. Impact of the Curriculum on Advocates

Teaching the curriculum had a transformative effect on individual advocates. This section identifies some of the ways advocates used the information found throughout the curriculum to gain insight into their own lives, become better advocates, and increase their own financial literacy and personal resources. By applying the material in the curriculum to their own circumstances, they were able to increase their self-confidence for teaching the material.

I had to remind myself, "remember that what you are teaching you also have to apply, you must apply it personally" ... You talk a lot and say many things that women must do but it is difficult to apply it yourself. - Yajaira

So I found out that even though I didn't think I was a victim of domestic violence, in reality when it came to financial, I was. - Marisa

Several advocates talked about the importance of addressing economic abuse when developing a safety plan for their participants.

And then on top of that just a lot of the resources that I've learned about, not only with financial but also with like identity theft protection and safety planning and protection and that's one thing I learned in the curriculum over all...so I never had the safety plan. - Carol

I had to really be like "Ok, I need to know how to safety plan with these women" and that was something else that I learned through the curriculum and then through the resources that I learned at the Allstate meeting because I knew it was important that I was constantly afraid that I was going to be doing it wrong and extremely jeopardize their safety. And so that was really helpful. - Miranda

When it comes to savings, a few advocates explained that they became more aware of their budgeting and savings as a result of teaching the curriculum:

So now you know, at least we feel more competent too in talking to someone about that in case management when that comes up as opposed to like, oh my gosh what do I do, I don't even know what to tell her. - Sarah

Because of the curriculum, I am actually ... budgeting makes more sense to me now and I actually opened a savings account. I don't have a lot in it but I opened a savings account. - Sharon

One of the things I did was open two checking accounts... I probably would not have done that if I had not trained on this curriculum. - Sharon

Other advocates focused on learning about credit and getting credit scores for themselves:

I think it was like I wasn't interested. I was like it is fine, it should be fine, you know, I'm good, don't worry. And I actually after I did the curriculum I got... I went into the website and got my credit score and there was actually something that I should not have had. I didn't know that it was there and I had to take care of those two things. And I did it. They are gone now...Well actually, I never got my credit report before. - Miranda

I think over all the curriculum was great...There were many things that I didn't even know for myself ... I learned a lot of things like having a good score. I didn't know that you know. - Miranda

A few advocates shared that after working with the curriculum they gained the knowledge and confidence to purchase a property of their own:

In the personal level it helped me a lot, even some things that I had to resolve on my credit, I am using the knowledge from the modules to work them ... Recently I bought a house, I won't say more. - Nilda

... going through the home buying process and different resources that are out there because I actually did buy a condominium after the 1st group and I felt that the curriculum material made me feel more confident in terms of knowing what I was doing. - Caroline

Limitations

This part of the project was NOT an experimental study; hence the results cannot be generalized to any other advocates nor can these answers be representative of those advocates who did participate in the study. The agencies were selected as a convenience sample in that they were in certain geographical locations, had connections to the researchers, and were willing to participate in the study. The advocates were selected by the agencies and not randomly selected to implement the curriculum. Finally, the questions asked in the survey and in the interviews did not come from standardized scales. Further testing is needed to address all of these limitations.

Recommendations

The advocates who participated in these interviews provided a rich source of information on the implementation of the curriculum, its strengths, limitations, and its profound impact on the women who received the curriculum as well as the women who delivered the training. Advocates agreed that the inclusion of economic empowerment content and programs strengthen services for survivors of intimate partner violence. A positive unintended consequence of the project was the financial empowerment of the advocates themselves. The findings also illustrate the complexities of implementing economic empowerment programs given the challenges of overworked staff at community-based IPV programs. Advocates provided recommendations for simplifying the content and recognizing that many of the survivors were living in poverty and were still struggling to make ends meet. Advocates who worked with Latina and immigrant women reminded us that the experience of women of color, including language barriers and immigration status need more attention in the curriculum.

Based on the results of qualitative data we recommend the following:

- To achieve expansion of traditional IPV services to include economic empowerment, the following should happen:
 - There needs to be a cultural change so that all intimate partner violence agencies understand economic empowerment programs as part of the process from recovering from violence
 - Agencies need to receive more financial support for staffing and implementing these programs
 - Advocates need to be educated on economic empowerment before they implement a financial education curriculum
 - Given the acknowledged low wages and staff turnover rates of community-based non-profit domestic violence organizations, agencies need to provide financial literacy education to all staff as an employment benefit.

- The curriculum could be improved by:
 - Translating and simplifying the complex and technical language of the content to help women with limited educational backgrounds access the information
 - Reorganizing the material into different levels corresponding to immediate and long-term financial goals of the women
 - Adding more worksheets and other interactive and user friendly material
 - Engaging guest speakers into the program

- Recommendations for additional stand-alone modules, for Latinas, immigrants and refugees, LGBT include:
 - Considering the context of women is important, particularly for those women who belong to diverse groups
 - For women whose first language is Spanish, the revising the current translation
 - Translating the curriculum into other languages
 - For immigrant women, including content on how they can become financially empowered even if they are residents, have visas or are undocumented
 - Developing a module addressing the special needs of the LGBT population